January, 2007 February, 2007 March. 2007 April. 2007 May. 2007 Companies Reporting 14 14 Portfolio By Product UPB (\$MM) Units 53,737 FHA \$4,940 52,285 \$4,899 51.779 \$4,871 51.402 \$4,854 51,041 \$5,184 \$5,628 42,932 \$5,678 43,078 \$5,740 43,339 \$5,798 43,473 \$6,100 45,408 1.749 \$120 1.680 VA Vendee \$127 1.770 \$125 \$123 1.724 1.691 \$120 Conforming Conventional \$357,885 1,968,138 \$337,124 1.841.734 \$338.822 1.843.737 \$342,257 1.864.942 \$387.060 2,107,810 Prime (Non-conforming - Jumbo) \$196,423 413,427 \$195.958 410,265 \$201,276 420,233 \$205.711 427.841 \$238,121 490,248 122 140 \$31,220 Alt-A \$29 728 121 797 \$30,249 125 548 \$31 619 124.847 \$63 487 206,182 \$150,60 \$153,073 779,290 \$155,971 792,379 \$162,472 \$168,51 858,213 Subprime 770,627 835,92 \$5,851 88.245 \$6,199 \$6,569 Home Equity (non-subprime) \$5.866 90 430 92 784 97.503 \$11 548 166 530 HELOC \$42,667 751,244 \$42,720 752,131 \$42,871 753,783 \$43,344 755,543 \$47.31 828,933 \$9,100 148,729 \$9,244 150,538 \$8,864 144,492 \$8,872 144,255 \$8,622 140,497 HLTV Manufactured Housing \$1,453 27,097 \$1,440 26,722 \$1,447 26,579 \$1,466 26,553 \$1,530 26,921 Other (define if used) \$34,006 \$32,511 98,666 \$30,340 93,274 \$30,356 94,326 \$29,746 92,615 Total \$838,425 4,491,906 \$818,872 4,366,337 \$827,744 4,389,274 \$843,439 4,467,938 \$967,345 5,018,774 UPB (\$MM) UPB (\$MM) UPB (\$MM) UPB (\$MM) UPB (\$MM) By Loan Type Units Units Units Units Units 1,288,299 1,275,688 1,277,665 1,431,077 ARMs \$384,956 \$383,503 \$386,557 \$392,141 1,292,801 \$451,366 \$391,764 \$467,708 2 747 453 Fixed Rate \$410.055 2 443 398 2.327.990 \$397,443 2.347.481 \$406 997 2 408 340 \$43,744 HELOC \$43,415 760,209 \$43,605 762.659 764.128 \$44,301 \$48,271 840,244 Total \$838,425 \$818,872 4,366,337 \$827,744 4,389,274 \$843,439 4,467,938 \$967,345 5,018,774 4,491,906 Collections Total Total Total Total Total 18 99% 20.04% 20.53% Right Party Contact 18 39% 19.02% Promise to Pay Success Rate 78.49% 78.88% 78.98% 78.89% 78.25% 2.79% 7.70% 5.18% 3.73% Abandonment Rate 6.88% verage Seconds to Answer 101 80 42 Loss Mitigation Total Total Total Total Total oss Mitigation - Accounts per FTE (Full Time Employee) 160.48 152.10 149 41 152.69 142.79 lumber of Workouts Initiated per Month (# Units) 9673 8376 10282 10767 13561 1.676 1.637 2.048 2.515 6a) Prime Number of Workouts Initiated per Month (# Units) 2.190 6b) Alt-A Number of Workouts Initiated per Month (# Units) 165 260 300 302 222 6.574 7.974 8.277 10.744 6c) Subprime Number of Workouts Initiated per Month (# Units) 7.775 13.664 14.958 12,727 18.327 13 653 lumber of Workouts Closed per Month (# Units) Workouts Closed By Type Account Paid Current 1,52 1,367 Deed-in-lieu 147 1.08% 101 0.74% 125 0.84% 101 0.79% 164 0.89% 569 4.16% 543 3.98% 889 5.94% 850 1,064 5.81% Short Sale 6.68% 7,733 56.59% 7,088 47.09% 6,138 48.23% 54.47% 51.92% 7.044 9.983 Paid-in-Full Modification 941 6.89% 950 7.02% 1 168 7 81% 1 143 8 98% 1 559 8.51% orbearance Plan 1,284 9.40% 1,732 12.69% 2,041 13.64% 1,458 11.46% 2,180 11.90% Other Loss Mitigation (Note Sale, Third Party Sale, etc.) 1.469 10.75% 1,505 11.02% 1,845 12.33% 1,670 13.12% 1.580 8.62% 13.664 100% 13.653 100% 14.958 100% 12.727 100% 18.327 100% Total Foreclosure Sale / REO (Real Estate Owned) 3,281 3,552 4,482 4,355 5,438 **ARM Reset Volume** Total Total Total Total **Total** Total ARM Reset Volume as of the current reporting month (# Units) 12,139 14,198 12,748 9,517 16,169 16a) Alt-A ARM Resets (# Units) 363 91 81 114 2,217 16b) Subprime ARM Resets (# Units) 11,776 14,107 12,667 9,402 13,952 ARM Reset Volume - Paid Off (# Units) as of ARM reset date 6,824 10,147 5,283 5,396 8,264 17a) Alt-A - Paid Off as of ARM Reset Date (# Units) 45 23 17 230 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 6.779 10,124 5,266 5.378 8.034 2.367 2,725 ARM Reset Volume - Delinquent (# Units) as of ARM reset date 3,271 2,489 1,739 18a) Alt-A - Delinquent as of ARM Reset Date (# Units) 204 18b) Subprime - Delinquent as of ARM Reset Date (# Units) 1,728 2,521 2,290 3,267 2.486 ARM Reset Volume - Current (# Units) as of ARM reset date 5.529 7.970 6,007 4.156 7.718 Alt-A - Current as of ARM Reset Date (# Units) 241 67 65 1.780 92 Subprime - Current as of ARM Reset Date (# Units) 5,288 7,903 5.942 4.064 5,938 Projected ARM Reset Volume for 4Q 2007 (# Units) 5.450 5.706 5,032 3.283 3,655 342 360 426 418 415 20a) Alt-A - Projected Paid Off as of ARM Reset Date (# Units) 20b) Subprime - Projected Paid Off of ARM Reset Date (# Units) 2,592 2,542 2,362 2,030 1,996 20c) Alt-A - Projected Outstanding Loans as of ARM Reset Date (# Units) 0 0 20d) Subprime - Projected Outstanding Loans as of ARM Reset Date (# Units) 2,498 2,738 2,252 838 1,317

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## Mortgage Servicers Survey

Companies Reporting Portfolio		June, 2007 15		July, 2007 15		August, 2007 15		September, 2007 15	
By Product		UPB (\$MM)	Units	UPB (\$MM)	Units	UPB (\$MM)	Units	UPB (\$MM)	Units
FHA		\$5,196	53.483	\$5.216	53.325	\$5,255	53.232	\$5,289	53.19
VA		\$6,227	45,835	\$6,335	46,168	\$6,403	46,289	\$6,490	46,57
VA Vendee		\$119	1,664	\$119	1,649	\$118	1.638	\$118	1.62
Conforming Conventional		\$391,889	2,133,242	\$394,204	2,141,015	\$395,643	2,145,262	\$396,925	2,148,53
Prime (Non-conforming - Jumbo)		\$242,082	496,814	\$245.841	503,184	\$247,639	505.861	\$248,960	507,62
Alt-A		\$61,982	202,525	\$60,309	197,915	\$59,381	195,512	\$58,931	194,22
Subprime		\$167,157	851,056	\$169,022	856,707	\$167,706	845,365	\$166,330	834.57
Home Equity (non-subprime)		\$11,891	171,210	\$12,455	178,411	\$13,027	186,180	\$13,153	187,86
HELOC		\$47,745	831,066	\$48,120	833,151	\$48,606	836,174	\$49.001	838.04
HLTV		\$8,464	137,957	\$7,981	131,377	\$7,784	128,400	\$7,585	124,95
Manufactured Housing		\$1,513	26,590	\$1,537	26,656	\$1,555	26,677	\$1,554	26,48
Other (define if used)		\$28,304	88,171	\$28,421	89,540	\$30,066	95,080	\$29,491	93,09
Total	<u> </u>	\$972,568	5,039,613	\$979,560	5,059,098	\$983,183	5,065,670	\$983,827	5,056,80
		•		•			•		
By Loan Type ARMs		UPB (\$MM) \$450,329	Units 1,424,259	UPB (\$MM) \$452,275	Units 1,428,640	UPB (\$MM) \$451,086	Units 1,415,793	UPB (\$MM) \$448,792	Units 1,399,908
Fixed Rate		\$473,554	2,773,160	\$478,238	2,786,347	\$482,575	2,802,878	\$485,150	2,808,39
HELOC		\$48,685	842,194	\$49,047	844,111	\$49,522	846,999	\$49,885	848,50
Total		\$972,568	5,039,613	\$979,560	5,059,098	\$983,183	5,065,670	\$983,827	5,056,806
Collections		Total		Total		Total		Total	
Right Party Contact			19.82%		19.70%		18.81%		19.39%
Promise to Pay Success Rate			78.57%		78.86%		76.86%		77.73%
Abandonment Rate			2.87%		3.82%		3.78%		4.939
Average Seconds to Answer			40		62		56		6
		<b>-</b>		Total		Total		Total	
Loss Mitigation		Total							
		Total		rotar	163.09	Total	146.62		148.4
Loss Mitigation - Accounts per FTE (Full Time Employee)		10tal	150.88	15134	163.09	22983	146.62	26211	148.4
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units)	5)		150.88						
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units)			150.88						4,54
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units)	)		150.88 3 2,398		2,617	22983	3,441 441 19,101		4,54 1,13
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) All-A Number of Workouts Initiated per Month (# Units)	)		150.88 6 2,398 310 10,098		2,617 347 12,170		3,441 441 19,101		148.4 4,54 1,13 20,53
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# UNITS) Number of Workouts Closed per Month (# Units)  Workouts Closed By Type	) Jnits)	12800 18,00 Units	150.88 6 2,398 310 10,098 5	15134 18,306 Units	2,617 347 12,170	22983 20,732 Units	3,441 441 19,101	26211 18,787 Units	4,54 1,13 20,53
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Number of Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current	) Jnits)	12800 18,00 Units 1,847	150.88 3 2,398 310 10,098 5 %	15134 18,306 Units 1,753	2,617 347 12,170 3	22983 20,732 Units 1,839	3,441 441 19,101 % 8.87%	26211 18,787 Units 1,680	4,54 1,13 20,53 %
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Number of Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu	) Jnits)	18,00 Units 1,847 204	150.88 3 2,398 310 10,098 5 4 10.26% 1.13%	15134 18,306 Units 1,753 272	2,617 347 12,170 3 3 9.58% 1.49%	22983 20,732 Units 1,839 299	3,441 441 19,101 % 8.87% 1.44%	26211 18,787 Units 1,680 272	4,54 1,13 20,53 % 8.949 1.459
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Number of Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale	) Jnits)	18,00 Units 1,847 204 1,250	150.88 6 2,398 310 10,098 5 % 10.26% 1.13% 6.94%	15134 18,306 Units 1,753 272 1,195	2,617 347 12,170 3 9.58% 1.49% 6.53%	22983  20,732  Units  1,839  299  1,533	3,441 441 19,101 % 8.87% 1.44% 7.39%	26211  18,787  Units 1,680 272 1,472	4,54 1,13 20,53 % 8.94 1.45 7.84
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Number of Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full	) Jnits)	18,00 Units 1,847 204 1,250 9,081	150.88 3 2,398 310 10,098 5 **  **  10.26% 1.13% 6.94% 50.44%	18,306  Units 1,753 272 1,195 9,336	2,617 347 12,170 3 9.58% 1.49% 6.53% 51.00%	22983 20,732 Units 1,839 299 1,533 9,552	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07%	26211  18,787  Units 1,680 272 1,472 7,945	4,54 1,13 20,53 % 8,94' 1,45' 7,84' 42,29'
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Number of Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification	) Jnits)	18,00 Units 1,847 204 1,250 9,081 1,786	5 150.88 3 2,398 310 10,098 5 10.26% 1.13% 6.94% 50.44% 9.92%	15134 18,306 Units 1,753 272 1,195 9,336 1,894	2,617 347 12,170 3 9.58% 1.49% 6.53% 51.00% 10.35%	22983  20,732  Units  1,839 299 1,533 9,552 2,875	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.87%	18,787  Units  1,680 272 1,472 7,945 3,535	4,54 1,13 20,53 % 8,94' 1,45' 7,84' 42,29' 18,82'
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan	) Jnits)	18,00  Units  1,847  204  1,250  9,081  1,786  2,333	50.88 310 10,098 5 10.26% 1.13% 6.94% 50.44% 9.92% 12.96%	15134  18,306  Units  1,753 272 1,195 9,336 1,894 2,230	2,617 347 12,170 3 9.58% 1.49% 6.53% 51.00% 10.35% 12.18%	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823	% 8.87% 1.44% 7.39% 46.07% 13.87%	18,787  Units 1,680 272 1,472 7,945 3,535 2,243	4,54 1,13 20,53 % 8.949 1.455 7.849 42.299 18.829
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Number of Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification	) Jnits)	18,00 Units 1,847 204 1,250 9,081 1,786	5 150.88 3 2,398 310 10,098 5 10.26% 1.13% 6.94% 50.44% 9.92%	15134 18,306 Units 1,753 272 1,195 9,336 1,894	2,617 347 12,170 3 9.58% 1.49% 6.53% 51.00% 10.35%	22983  20,732  Units  1,839 299 1,533 9,552 2,875	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.87%	18,787  Units  1,680 272 1,472 7,945 3,535	4,54: 1,13:
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan	) Jnits)	18,00  Units  1,847  204  1,250  9,081  1,786  2,333	50.88 310 10,098 5 10.26% 1.13% 6.94% 50.44% 9.92% 12.96%	15134  18,306  Units  1,753 272 1,195 9,336 1,894 2,230	2,617 347 12,170 3 9.58% 1.49% 6.53% 51.00% 10.35% 12.18%	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823	% 8.87% 1.44% 7.39% 46.07% 13.87%	18,787  Units 1,680 272 1,472 7,945 3,535 2,243	4,54 1,13 20,53 % 8,949 1,459 7,849 42,299 18,829 11,949
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Number of Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)	) Jnits)	18,00 Units 1,847 204 1,250 9,081 1,786 2,333 1,504	5 2,398 310 10,098 5 10.26% 1.13% 6,94% 50.44% 9,92% 12,96% 8.35%	15134  18,306  Units  1,753  272  1,195  9,336  1,894  2,230  1,626	2,617 347 12,170 3 9,58% 1,49% 6,53% 51,00% 10,35% 12,18% 8,88%	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.87% 13.62% 8.74%	18,787  Units  1,680 272 1,472 7,945 3,535 2,243 1,640	4,54 1,13 20,53 % 8.949 1.459 7.849 42,299 18.829 11.949 8.739
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Number of Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)	) Jnits)	18,000 Units 1,847 204 1,250 9,081 1,786 2,333 1,504	5 150.88 2,398 310 10,098 5 10.26% 1.13% 6,94% 50.44% 9,92% 12,96% 8,35%	18,306  Units 1,753 272 1,195 9,336 1,894 2,230 1,626 18,306	% 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88%	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811 20,732	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.87% 13.62% 8.74%	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640  18,787	4,54 1,13 20,53 % 8.94° 1.45° 7.84° 42.29° 18.82° 11.94° 8.73°
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units)  Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modiffication Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)	Inits)	18,00  Units  1,847 204 1,250 9,081 1,786 2,333 1,504  18,005	\$\frac{150.88}{310}\$ \$\frac{2,398}{310}\$ \$\frac{310}{10,098}\$ \$\frac{10.26\%}{50.44\%}\$ \$\frac{50.44\%}{12.96\%}\$ \$\frac{12.96\%}{8.35\%}\$ \$\frac{100\%}{100\%}\$	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626  18,306 5,968	2,617 347 12,170 3 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88%	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811  20,732  6,372	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.87% 13.62% 8.74%	18,787  Units  1,680 272 1,472 7,945 3,535 2,243 1,640  18,787  5,863	4,54 1,13 20,53 % 8,94 1.45 7.84 42,29 18,82 11,94 8,73
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume	Inits)	18,000 Units 1,847 204 1,250 9,081 1,786 2,333 1,504 18,005 5,148	\$\frac{150.88}{310}\$ \$\frac{2,398}{310}\$ \$\frac{310}{10,098}\$ \$\frac{10.26\%}{50.44\%}\$ \$\frac{50.44\%}{12.96\%}\$ \$\frac{12.96\%}{8.35\%}\$ \$\frac{100\%}{100\%}\$	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626  18,306 5,968	2,617 347 12,170 3 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88%	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811  20,732  6,372  Total	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.87% 13.62% 8.74%	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640  18,787 5,863	4,54 1,13 20,53 % 8.94 1.45 7.84 42.29 18.82 11.94 8.73
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# In 16) Subprime ARM Resets (# Units)	Inits)	18,000 Units 1,847 204 1,250 9,081 1,786 2,333 1,504 18,005 5,148	\$\frac{150.88}{3}\$ \$\frac{2,398}{310}\$ \$\frac{310}{10,098}\$ \$\frac{5}{5}\$ \$\frac{10.26\%}{50.44\%}\$ \$\frac{9.92\%}{2.96\%}\$ \$\frac{12.96\%}{6.35\%}\$ \$\frac{100\%}{50.44\%}\$ \$\frac{1000\%}{50.44\%}\$ \$\frac{1000\%}{50.44\%}\$ \$\frac{1000\%}{50.44\%}\$ \$\frac{1000\%}{50.46\%}\$ \$\frac{1000\%}{50.46\%}\$	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626  18,306 5,968	2,617 347 12,170 3 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88%	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811  20,732  6,372  Total	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.62% 8.74%	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640  18,787 5,863	4,54 1,13 20,53 <b>%</b> 8.94 1.45; 7.84 42.29 18.82; 11.94 8.73
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# Units) 16b) Subprime ARM Resets (# Units) ARM Reset Volume - Paid Off (# Units) as of ARM reset date	Inits)	18,000 Units 1,847 204 1,250 9,081 1,786 2,333 1,504 18,005 5,148	50.88 2,398 310 10,098 5 10.26% 1.13% 6.94% 50.44% 9.92% 12.96% 8.35% 100%	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626  18,306 5,968	2,617 347 12,170 3 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88%	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811  20,732  6,372  Total	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.62% 8.74%	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640  18,787 5,863	4,54 1,13 20,53 % 8.94 1.45 7.84 42.29 18.82 11.94 8.73
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units)  Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# Inits) 16a) Alt-A ARM Resets (# Units) ARM Reset Volume - Paid Off (# Units) as of ARM reset date 17a) Alt-A - Paid Off (# Units) as of ARM reset date 17a) Alt-A - Paid Off as of ARM Reset Date (# Units)	Inits)	18,000 Units 1,847 204 1,250 9,081 1,786 2,333 1,504 18,005 5,148  Tota 19,00	50.88 2,398 310 10,098 5 10.26% 1.13% 6.94% 50.44% 9.92% 12.96% 8.35% 100%	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626  18,306 5,968  Total 19,876	% 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88% 100% 3.2,815 17,061	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811 20,732 6,372  Total 19,951	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.62% 8.74%	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640 18,787 5,863  Total 19,654	4,54 1,11 20,53 8.94 1.45 7.84 42.29 18.82 11.94 8.73
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# Units) 16b) Subprime ARM Resets (# Units) 17b) Subprime ARM Resets (# Units) ARM Reset Volume - Paid Off (# Units) as of ARM reset date 17a) Alt-A - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units)	Units)	18,000 Units 1,847 204 1,250 9,081 1,786 2,333 1,504 18,005 5,148  Tota 19,00	50.88 2,398 310 10,098 5 10.26% 1.13% 6.94% 50.44% 9.92% 12.96% 8.35% 100%	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626  18,306 5,968  Total 19,876	2,617 347 12,170 3 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88% 100%	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811 20,732 6,372  Total 19,951	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.67% 8.74% 100%	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640  18,787  5,863  Total 19,654	4,54 1,13 20,53 % 8.94 1.45 7.84 42.29 18.82 11.94 8.73
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# 16a) Alt-A ARM Resets (# Units) ARM Reset Volume - Paid Off (# Units) as of ARM reset date 17a) Alt-A - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) ARM Reset Volume - Paid Off as of ARM Reset Date (# Units) ARM Reset Volume - Paid Off as of ARM Reset Date (# Units) ARM Reset Volume - Paid Off as of ARM Reset Date (# Units) ARM Reset Volume - Paid Off as of ARM Reset Date (# Units) ARM Reset Volume - Paid Off as of ARM Reset Date (# Units)	Units)	18,000 Units 1,847 204 1,250 9,081 1,786 2,333 1,504 18,005 5,148  Tota 19,00	\$\begin{array}{cccccccccccccccccccccccccccccccccccc	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626  18,306 5,968  Total 19,876	2,617 347 12,170 8 9.58% 9.58% 6.53% 51.00% 10.35% 12.18% 8.88% 100% 3.2,815 17,061 329 6,373	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811 20,732 6,372  Total 19,951	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.62% 8.74% 100% 3,126 16.825 309 7,193	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640 18,787 5,863  Total 19,654	4,5-1,11,11,12,13,13,14,14,15,14,14,15,15,15,15,15,15,15,15,15,15,15,15,15,
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units)  Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# Inits) 16b) Subprime ARM Resets (# Units) 16b) Subprime ARM Resets (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17c) ARM Reset Volume - Delinquent (# Units) as of ARM reset date 18a) Alt-A - Delinquent as of ARM Reset Date (# Units)	Units)	18,000 Units 1,847 204 1,250 9,081 1,786 2,333 1,504 18,005 5,148  Tota 19,00	5 150.88 3 10 2,338 310 10,098 5 10.26% 1.13% 6.94% 50.44% 9.92% 12.96% 8.35% 100% 100% 100% 100% 100% 100% 100% 10	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626  18,306 5,968  Total 19,876	% 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88% 100%  3.2815 17,061 329 6,373	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811 20,732 6,372  Total 19,951	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.62% 8.74% 100% 3,126 16.825 309 7,193	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640  18,787  5,863  Total 19,654	4,5-1 1,11: 20,5: 8.8,94 1.454 7.84 42,29 11,94 8.73 100 2,6: 16,9: 1: 6,7: 4:
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# 16a) Alt-A ARM Resets (# Units) 16b) Subprime ARM Resets (# Units) 17b) Subprime - Paid Off (# Units) as of ARM reset date 17a) Alt-A - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units)	Units)	18,00  Units  1,847 204 1,250 9,081 1,786 2,333 1,504  18,005  5,148  Tota 19,00  8,866	5 2,398 310 10,098 5 10,26% 1.13% 6.94% 50,44% 12,96% 8.35% 100% 7 2,153 16,854 5 223 8,646 5 207 2,748	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626 18,306 5,968  Total 19,876 6,702	2,617 347 12,170 8 9.58% 9.58% 6.53% 51.00% 10.35% 12.18% 8.88% 100% 3.2,815 17,061 329 6,373	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811 20,732  6,372  Total 19,951  7,502	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.62% 8.74% 100% 3,126 16.825 309 7,193	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640  18,787  5,863  Total 19,654	4,5-1,11,11,12,13,14,14,14,14,14,14,14,14,14,14,14,14,14,
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# Inits) 16b) Subprime ARM Resets (# Units) 17b) Subprime - Paid Off (# Units) as of ARM reset date 17a) Alt-A - Paid Off as of ARM Reset Date (# Units) ARM Reset Volume - Paid Off as of ARM Reset Date (# Units) ARM Reset Volume - Paid Off as of ARM Reset Date (# Units) ARM Reset Volume - Delinquent (# Units) as of ARM reset date 18a) Alt-A - Delinquent as of ARM Reset Date (# Units) ARM Reset Volume - Delinquent as of ARM Reset Date (# Units) ARM Reset Volume - Delinquent as of ARM Reset Date (# Units) ARM Reset Volume - Delinquent as of ARM Reset Date (# Units) ARM Reset Volume - Delinquent as of ARM Reset Date (# Units) ARM Reset Volume - Current (# Units) as of ARM reset date 18b) Subprime - Delinquent as of ARM Reset Date (# Units) ARM Reset Volume - Current (# Units) as of ARM reset date	Units)	18,000 Units 1,847 204 1,250 9,081 1,786 2,333 1,504 18,005 5,148  Tota 19,00	150.88 2,398 310 10,098 5 10.26% 1.13% 6.94% 50.44% 9.92% 12.96% 8.35% 100% 7 2,153 16,854 10,26% 10,	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626  18,306 5,968  Total 19,876	2,617 347 12,170 3 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88% 100% 3.88% 100% 3.88%	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811 20,732 6,372  Total 19,951	3,441 441 19,101 8 8.87% 1.44% 7.39% 46.07% 13.62% 8.74% 100% 100% 1.6825 3.09 7.193 4.15 3.544	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640  18,787  5,863  Total 19,654	4,5 1,1,1 20,5 8,8,94 1,4,5 7,84 42,22 18,82 11,99 8,73 100 2,6 16,9 1 1,6,7
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units)  Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# Inits) 16b) Subprime ARM Resets (# Units) 16b) Subprime ARM Resets (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as Off ARM Reset Date (# Units) 17b) Subprime - Paid Off as Off ARM Reset Date (# Units) 17b) Subprime - Paid Off as Off ARM Reset Date (# Units) 17b) Subprime - Delinquent (# Units) as Off ARM Reset Date (# Units) 18b) Subprime - Delinquent as Off ARM Reset Date (# Units) 18b) Subprime - Delinquent as Off ARM Reset Date (# Units) 18c) ARM Reset Volume - Current (# Units) as Off ARM reset date	Units)	18,00  Units  1,847 204 1,250 9,081 1,786 2,333 1,504  18,005  5,148  Tota 19,00  8,866	5 2,388 310 10,098 5 10,26% 1,13% 6,94% 50,44% 9,92% 12,96% 8,35% 100% 100% 100% 100% 100% 100% 100% 10	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626 18,306 5,968  Total 19,876 6,702	% 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88% 100% 3.2815 17,061 329 6,373 290 3,027 2,198	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811 20,732  6,372  Total 19,951  7,502	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.62% 8.74% 100% 3,126 16,825 309 7,193 415 3,544	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640  18,787  5,863  Total 19,654	4,5 1,1,1 20,5 8,94 1,44 7,84 42,25 11,94 8,77 100 2,66 16,9 1 6,7
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modiffication Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# Inits) 16b) Subprime ARM Resets (# Units) 17b) Subprime - Paid Off (# Units) as of ARM reset date 17a) Alt-A - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 18b) Subprime - Paid Off as of ARM Reset Date (# Units) 18b) Subprime - Paid Off as of ARM Reset Date (# Units) 18b) Subprime - Paid Off as of ARM Reset Date (# Units) 18b) Subprime - Delinquent as of ARM Reset Date (# Units) 18b) Subprime - Delinquent as of ARM Reset Date (# Units) 18c) ARM Reset Volume - Current (# Units) as of ARM reset date ARM Reset Volume - Current (# Units) as of ARM reset date ARM Reset Volume - Outprime - Outp	Units)	18,00  Units  1,847 204 1,250 9,081 1,786 2,333 1,504  18,005  5,148  Tota 19,00  8,866	5 2,398 310 10,098 5 10,26% 1.13% 6.94% 50,44% 12,96% 8.35% 100% 100% 100% 100% 100% 100% 100% 10	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626  18,306  5,968  Total 19,876  6,702  3,317	% 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88% 100%  \$ 2,815 17,061 329 6,373 290 3,027 2,198 6,653	22983  20,732  Units  1,839 299 1,533 9,5552 2,875 2,823 1,811  20,732  6,372  Total 19,951  7,502  3,959	3,441 441 19,101 8 8.87% 1.44% 7.39% 46.07% 13.62% 8.74% 100% 100% 1.6825 3.09 7.193 4.15 3.544	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640 18,787 5,863  Total 19,654 6,938 4,350	4,5 1,1,1 20,5 8,94 1,45 7,84 42,22 8,73 11,99 8,73 100 16,9
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units)  Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# Inits) 16b) Subprime ARM Resets (# Units) 16b) Subprime ARM Resets (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as Off ARM Reset Date (# Units) 17b) Subprime - Paid Off as Off ARM Reset Date (# Units) 17b) Subprime - Paid Off as Off ARM Reset Date (# Units) 17b) Subprime - Delinquent (# Units) as Off ARM Reset Date (# Units) 18b) Subprime - Delinquent as Off ARM Reset Date (# Units) 18b) Subprime - Delinquent as Off ARM Reset Date (# Units) 18c) ARM Reset Volume - Current (# Units) as Off ARM reset date	Units)	18,00  Units  1,847 204 1,250 9,081 1,786 2,333 1,504  18,005  5,148  Tota 19,00  8,866	5 2,398 310 10,098 5 10,26% 1.13% 6.94% 50,44% 12,96% 8.35% 100% 100% 100% 100% 100% 100% 100% 10	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626 18,306 5,968  Total 19,876 6,702	% 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88% 100%  \$ 2,815 17,061 329 6,373 290 3,027 2,198 6,653	22983  20,732  Units  1,839 299 1,533 9,552 2,875 2,823 1,811 20,732  6,372  Total 19,951  7,502	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.62% 8.74% 100% 3,126 16,825 309 7,193 415 3,544	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640  18,787  5,863  Total 19,654	4,5 1,1,1 20,5 % 8,94 1,44 7,84 42,2; 11,94 8,7; 100 2,6 16,9 1 6,7
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modiffication Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# Inits) 16b) Subprime ARM Resets (# Units) 17b) Subprime - Paid Off (# Units) as of ARM reset date 17a) Alt-A - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 18b) Subprime - Paid Off as of ARM Reset Date (# Units) 18b) Subprime - Paid Off as of ARM Reset Date (# Units) 18b) Subprime - Paid Off as of ARM Reset Date (# Units) 18b) Subprime - Delinquent as of ARM Reset Date (# Units) 18b) Subprime - Delinquent as of ARM Reset Date (# Units) 18c) ARM Reset Volume - Current (# Units) as of ARM reset date ARM Reset Volume - Current (# Units) as of ARM reset date ARM Reset Volume - Outprime - Outp	Units)  Units)	18,00  Units  1,847 204 1,250 9,081 1,786 2,333 1,504  18,005  5,148  Tota 19,00  8,866	5 2,398 310 10,098 5 10,26% 1.13% 6.94% 50,44% 12,96% 8.35% 100% 100% 100% 100% 100% 100% 100% 10	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626  18,306  5,968  Total 19,876  6,702  3,317	% 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88% 100%  \$ 2,815 17,061 329 6,373 290 3,027 2,198 6,653	22983  20,732  Units  1,839 299 1,533 9,5552 2,875 2,823 1,811  20,732  6,372  Total 19,951  7,502  3,959	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.62% 8.74% 100% 3,126 16,825 309 7,193 415 3,544	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640 18,787 5,863  Total 19,654 6,938 4,350	4,5 1,1,1 20,5 % 8,94 1,44 7,84 42,2; 11,94 8,7; 100 2,6 16,9 1 6,7
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units)  Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# Inits) 16b) Subprime ARM Resets (# Units) 16b) Subprime ARM Resets (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 17b) Subprime - Paid Off as of ARM Reset Date (# Units) 18b) Subprime - Delinquent (# Units) as of ARM reset date 17a) Alt-A - Paid Off as of ARM Reset Date (# Units) 18b) Subprime - Delinquent as of ARM Reset Date (# Units) 18b) Subprime - Delinquent as of ARM Reset (# Units) 18b) Subprime - Delinquent as of ARM Reset (# Units) 18c) ARM Reset Volume - Current (# Units) as of ARM reset date 18c) ARM Reset Volume - Current (# Units) as of ARM reset date 18c) ARM Reset Volume - Current (# Units) as of ARM Reset (# Units) 18c) ARM Reset Volume - Current (# Units) 18c) ARM Reset Vol	Units)  Units)	18,00  Units  1,847 204 1,250 9,081 1,786 2,333 1,504  18,005  5,148  Tota 19,00  8,866	150.88 2,398 310 10,098 5 10.26% 1.13% 6.94% 50.44% 9.92% 12.96% 8.35% 100% 7 2,153 16,854 100% 223 8,646 50.45% 100%	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626  18,306  5,968  Total 19,876  6,702  3,317	2,617 347 12,170 3 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88% 100% 3.29 6,373 290 3,027 2,198 6,653	22983  20,732  Units  1,839 299 1,533 9,5552 2,875 2,823 1,811  20,732  6,372  Total 19,951  7,502  3,959	3,441 441 19,101 8,87% 1,44% 6,07% 13,62% 8,74% 100% 100% 100% 100% 100% 100% 100% 10	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640 18,787 5,863  Total 19,654 6,938 4,350	4,5 1,1,1 20,5 % 8.94 1.44 7.84 42.21 11.94 8.77 100 2,6 6,7 4,9 3,9 2,0 6,9
Loss Mitigation - Accounts per FTE (Full Time Employee) Number of Workouts Initiated per Month (# Units) 6a) Prime Number of Workouts Initiated per Month (# Units) 6b) Alt-A Number of Workouts Initiated per Month (# Units) 6c) Subprime Number of Workouts Initiated per Month (# Units) Workouts Closed per Month (# Units)  Workouts Closed By Type Account Paid Current Deed-in-lieu Short Sale Paid-in-Full Modification Forbearance Plan Other Loss Mitigation (Note Sale, Third Party Sale, etc.)  Total  Foreclosure Sale / REO (Real Estate Owned)  ARM Reset Volume Total ARM Reset Volume as of the current reporting month (# 16a) Alt-A ARM Resets (# Units) 17b) Subprime ARM Resets (# Units) ARM Reset Volume - Paid Off (# Units) as of ARM reset date 17a) Alt-A - Paid Off as of ARM Reset Date (# Units) ARM Reset Volume - Paid Off as of ARM Reset Date (# Units) ARM Reset Volume - Delinquent (# Units) as of ARM reset date 18a) Alt-A - Delinquent as of ARM Reset Date (# Units) ARM Reset Volume - Delinquent as of ARM Reset Date (# Units) Subprime - Delinquent as of ARM Reset Date (# Units) ARM Reset Volume - Delinquent as of ARM Reset Date (# Units) Subprime - Delinquent as of ARM Reset Date (# Units) Subprime - Current (# Units) as of ARM reset date Alt-A - Current as of ARM Reset Date (# Units) Subprime - Current (# Units) as of ARM reset date Alt-A - Current as of ARM Reset Date (# Units)	Units)  Units)  Units)  Units)  Units)  Units)	18,00  Units  1,847 204 1,250 9,081 1,786 2,333 1,504  18,005  5,148  Tota 19,00  8,866	5 2,388 310 10,098 5 10,26% 1,13% 6,94% 50,44% 9,92% 12,96% 8,35% 100% 100% 100% 100% 100% 100% 100% 10	18,306  Units  1,753 272 1,195 9,336 1,894 2,230 1,626  18,306  5,968  Total 19,876  6,702  3,317	% 9.58% 1.49% 6.53% 51.00% 10.35% 12.18% 8.88% 100%  3.2815 17,061 329 6,373 290 3,027 2,198 6,653 332	22983  20,732  Units  1,839 299 1,533 9,5552 2,875 2,823 1,811  20,732  6,372  Total 19,951  7,502  3,959	3,441 441 19,101 % 8.87% 1.44% 7.39% 46.07% 13.62% 8.74% 100% 3,126 16,825 309 7,193 415 3,544 2,390 6,960	18,787  Units 1,680 272 1,472 7,945 3,535 2,243 1,640 18,787 5,863  Total 19,654 6,938 4,350	4,5 1,1,1 20,5 8,94 1,44 7,88 42,23 18,82 11,99 8,73 100 16,9 1 4,3,9 2,0 6,9

## **Definitions**

- 1. [The number of contacts through outbound calls where the collector spoke directly with a borrower] divided by [The number of dialer-based and manual outbound collections calls]
- 2. [The number of instances where borrowers made their mortgage payment subsequent to a corresponding Promise to Pay] divided by [The number of promises made by borrowers to make their mortgage payment as a result of collections calls]
- 3. Number of abandoned calls as a percent of inbound calls. Abandoned calls are defined as the number of inbound collections calls where the borrower terminated the call after he/she was placed on hold No calls should be excluded from these figures based on a time delay (i.e. measured after IVR and with zero second delay).
- 4. Average Collections Calls Wait Time (in seconds): The average time a borrower waits to speak to a servicing associate The calculation should measure the number of seconds between when borrowers are placed on hold to when a servicing associate takes the call. (This is measured after IVR, with zero second delay.)
- 5. Please state the average number of workout case files handled by a Loss Mitigation processor or counselor.
- 6. Sum of Accounts Paid Current, Deeds-in lieu, Short Sales, Paid-in-Fulls, Modifications, Forbearance Plans, and other Loss Mitigation resolutions initiated per month.
- 7. Sum of Accounts Paid Current, Deeds-in-lieu, Short Sales, Paid-in-Fulls, Modifications, Forbearance Plans, and other Loss Mitigation resolutions completed per month.
- 8. Account brought contractually current.
- 9. Deed-in-lieu of Foreclosure is defined as the voluntary conveyance of the property from the borrower to the lender in return for the forgiveness of the debt, ultimately placing the lender/servicer in possession of the property.
- 10. Short Sale (Short Payoff) is defined as the situation in which the lender agrees to accept an amount that is less than the total indebtedness due in full satisfaction of the borrower's mortgage debt.
- 11. Paid in Full is defined as the outstanding indebtedness being completely satisfied and the mortgage subsequently discharged.
- 12. A loan Modification is defined as a written agreement between the borrower and the lender to permanently alter one or more of the terms of the original agreement. A modification may consist of a reduction of the interest rate, capitalization of delinquent payments, extension of the duration of the repayment terms from ARM to Fixed (or vice versa).
- 13. Forbearance Plan is defined as a formal, written agreement between the loan servicer and the mortgagor(s) that outlines a repayment plan consisting of a duration of 3 months or more.
- 14. Other includes Note Sales and any alternative loss mitigation methodologies that a servicer may employ to minimize loss severity.
- 15. Loans for which no Loss Mitigation workout was applied and therefore the loan went to foreclosure sale and/or into REO inventory.
- 16. Includes loans scheduled for the initial ARM reset during the current reporting month. Includes all active loans, as well as loans that paid off at any time during the 3 months prior to the reset date.
- 17. Number of loans that paid-in-full anytime during the period from at least 3 months prior to the reset date.
- 18. Number of loans that were delinquent as of the month-end prior to the initial reset date. (i.e. for ARMs resetting in September, state the number of loans delinquent as of August month-end). Delinquent should be calculated according to the MBA delinquency methodology and include all 30 Plus Day delinquent accounts. Bankruptcy and Foreclosure should be included with the delinquent calculation. REO assets should be excluded.
- 19. Number of loans that were current as of the month-end prior to the initial reset date. (i.e. for ARMS resetting in September, state the number of loans delinquent as of August month-end.) Current status should be calculated according to the MBA delinquency methodology and include all loans less than 30 days delinquent. Bankruptcy, foreclosure and REO assets should be excluded.
- 20. Number of loans active as of the current reporting date that are scheduled for an initial ARM resest at any time during the fourth guarter of 2007.